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Patent
Attorney's Docket No. 032668-006

RE CT 1 ft

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: 2768
Application No.: 09/506,830) Examiner: Unassigned
Filed: February 18, 2000)
For: CREDIT CARD SYSTEM AND)
METHOD)

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SECOND REQUEST FOR CORRECTED OFFICIAL FILING RECEIPT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Enclosed is a copy of the Official Filing Receipt marked in red to show corrections that are needed. The corrections are as follows.

Delete the information in the Continuing Data as Claimed by Applicant section, and insert in its place the following:

(1) **- THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999
WHICH CLAIMS BENEFIT OF 60/147,153 08/04/1999
AND CLAIMS BENEFIT OF 60/144,875 07/20/1999
AND CLAIMS BENEFIT OF 60/134,027 05/13/1999
AND CLAIMS BENEFIT OF 60/120,747 02/18/1999- -.**

(2) **Delete the Foreign Applications section.**

Issuance of a corrected Official Filing Receipt is respectfully requested.

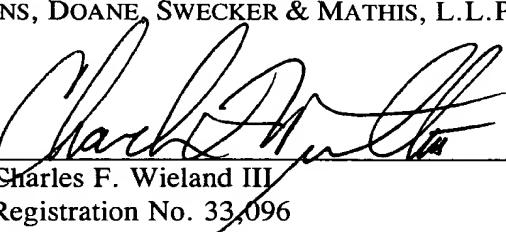
This Request for Corrected Official Filing Receipt is being filed to correct a Patent Office error. No fee is required. Enclosed is a copy of first page of the Application filed on February 18, 2000, showing the correct information was timely submitted.

[] The \$25.00 (576) fee required under 37 C.F.R. § 1.19(h) to correct an Official Filing Receipt due to applicant error: [] is enclosed; [] is authorized to be charged to Deposit Account No. 02-4800 and this paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:


Charles F. Wieland III
Registration No. 33,096

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

Date: May 31, 2000

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UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/506,830	02/18/2000	2768	786	032668-006	16	21	4

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BURNS DOANE SWECKER & MATHIS
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JUL 12 2000
Date Mailed: 04/26/2000
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Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the PTO processes the reply to the Notice, the PTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Daniel I Flitcroft, Dublin, IRELAND;
Graham O' Donnell, Dublin, IRELAND;

Continuing Data as Claimed by Applicant

omit
 THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999
 WHICH CLAIMS BENEFIT OF 60/099,614 09/09/1998
 AND CLAIMS BENEFIT OF 60/098,175 08/26/1998
 AND CLAIMS BENEFIT OF 60/092,500 07/13/1998

THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999
 WHICH CLAIMS BENEFIT OF 60/147,153 08/04/1999
 AND CLAIMS BENEFIT OF 60/144,875 07/20/1999
 AND CLAIMS BENEFIT OF 60/134,027 05/13/1999
 AND CLAIMS BENEFIT OF 60/120,747 02/18/1999

Foreign Applications

omit
 IRELAND S98 0458 06/15/1998
 IRELAND S98 0346 05/07/1998
 IRELAND S98 0223 03/25/1998

If Required, Foreign Filing License Granted 04/26/2000

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Title

Credit card system and method

Preliminary Class

705

GURNS, DOANE, SWECKER & MATHIS, LLP
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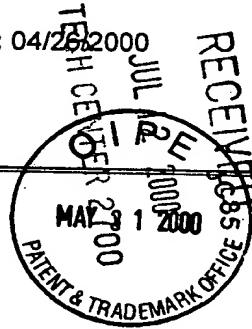
Data entry by : SASFAI, DAVID

Team : OIPE

Date: 04/26/2000



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Title 37, Code of Federal Regulations, 5.11 & 5.15**

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- The articles such as "a," "an" and "the" are not included as the first words in the title of an application. They are considered to be unnecessary to the understanding of the title.
- The words "new," "improved," "improvements in" or "relating to" are not included as first words in the title of an application because a patent application, by nature, is a new idea or improvement.
- The title may be truncated if it consists of more than 600 characters (letters and spaces combined).
- The docket number allows a maximum of 25 characters.
- If your application was submitted under 37 CFR 1.10, your filing date should be the "date in" found on the Express Mail label. If there is a discrepancy, you should submit a request for a corrected Filing Receipt along with a copy of the Express Mail label showing the "date in."

Any corrections that may need to be done to your Filing Receipt should be directed to:

Assistant Commissioner for Patents
Office of Initial Patent Examination
Customer Service Center
Washington, DC 20231



CREDIT CARD SYSTEM AND METHOD

This application is a continuation-in-part of U.S. Non-Provisional Application No. 09/235,836 filed January 22, 1999. This application claims the benefit of U.S. Provisional Application No. 60/120,747 filed February 18, 1999; 5 U.S. Provisional Application No. 60/134,027 filed May 13, 1999; U.S. Provisional Application No. 60/144,875 filed July 20, 1999 and U.S. Provisional Application No. 60/147,153 filed August 4, 1999, the entire contents of each of which are incorporated by reference herein.

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BACKGROUND

10 **1. Field of the Invention**

This invention relates to a credit card system and method, and more particularly, to a credit card system and method offering reduced potential of credit card number misuse.

15 **2. Related Art**

The development of retail electronic commerce has been relatively slow in spite of the perceived demand for such trade. The single greatest deterrent to the expansion of retail electronic commerce is the potential for fraud. This potential for fraud has been a major concern for the credit card companies and financial institutions as well as the customers and the providers of the goods and services.

20 The former are concerned about fraud because essentially the financial institutions have to bear the initial cost of the fraud. Additionally, the credit card companies have an efficient credit card system which is working well for face to face transactions, i.e., "card present" transactions where the credit card is physically presented to a trader and the trader can obtain the credit card number,

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Bib Data Sheet

SERIAL NUMBER 09/506,830	FILING DATE 02/18/2000 RULE	CLASS 705	GROUP ART UNIT 2768	ATTORNEY DOCKET NO. 032668-006
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APPLICANTS

Daniel I Flitcroft, Dublin, IRELAND;
Graham O' Donnell, Dublin, IRELAND;

**** CONTINUING DATA *******

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WHICH CLAIMS BENEFIT OF 60/147,153 08/04/1999
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AND CLAIMS BENEFIT OF 60/134,027 05/13/1999
AND CLAIMS BENEFIT OF 60/120,747 02/18/1999

**** FOREIGN APPLICATIONS *********IF REQUIRED, FOREIGN FILING LICENSE**

GRANTED ** 04/26/2000

Foreign Priority claimed <input checked="" type="checkbox"/> yes <input type="checkbox"/> no	STATE OR COUNTRY IRELAND	SHEETS DRAWING 16	TOTAL CLAIMS 21	INDEPENDENT CLAIMS 4
35 USC 119 (a-d) conditions <input checked="" type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after met Verifier and Acknowledged Examiner's Signature <i>C. G. R. N. H. M.</i> Initials <i>CG</i>				

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TITLE

Credit card system and method

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